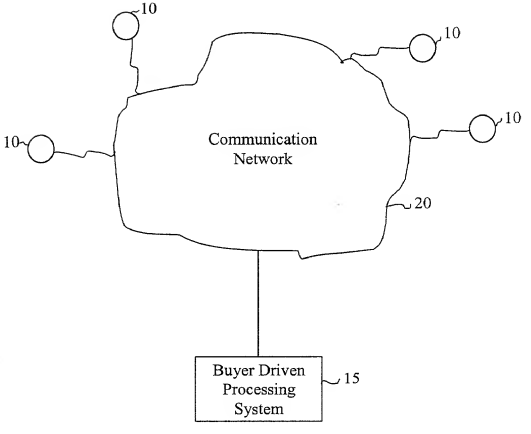
10
10
10
10
Communication
Network
20
Buyer Driven
Processing
System
15

Fig. 1

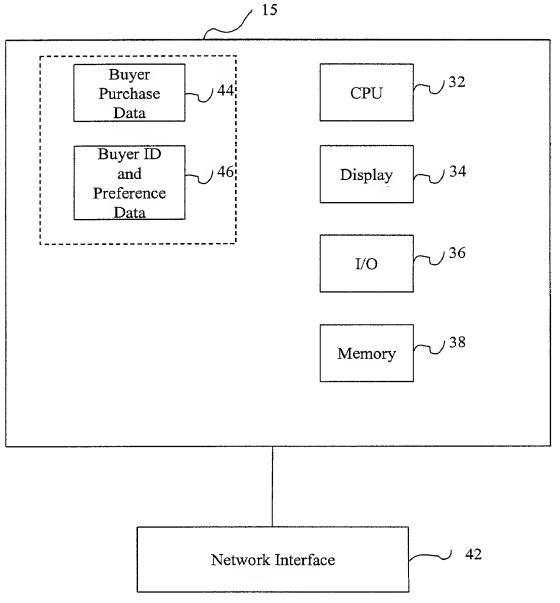
15
Buyer Purchase Data
44
Buyer ID and Preference Data
46
CPU
32
Display
34
I/O
36
Memory
38
Network Interface
42

Fig. 2

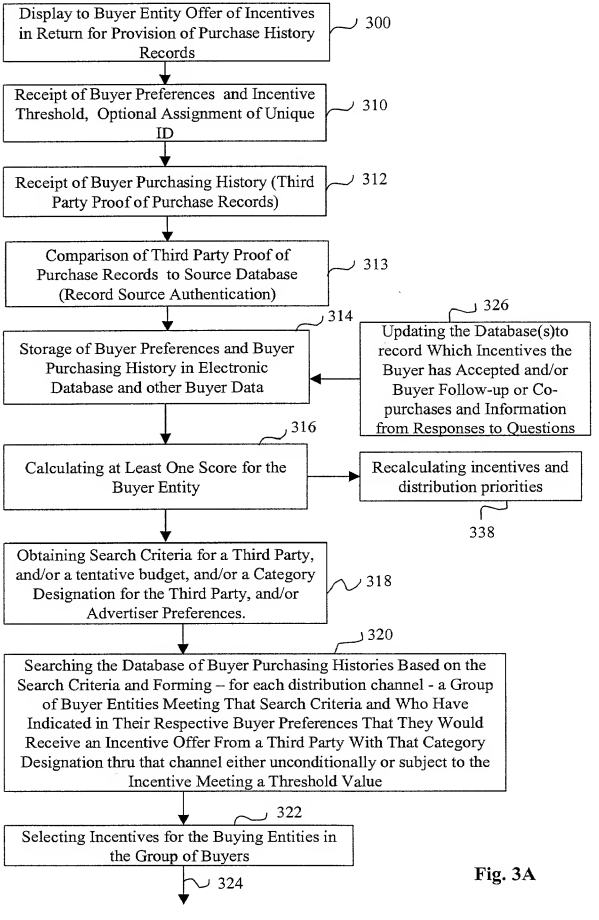
Display to Buyer Entity Offer of Incentives in Return for Provision of Purchase History Records
300
Receipt of Buyer Preferences and Incentive Threshold, Optional Assignment of Unique ID
310
Receipt of Buyer Purchasing History (Third Party Proof of Purchase Records)
312
Comparison of Third Party Proof of Purchase Records to Source Database (Record Source Authentication)
313
314
Storage of Buyer Preferences and Buyer Purchasing History in Electronic Database and other Buyer Data
326
Updating the Database(s)to record Which Incentives the Buyer has Accepted and/or Buyer Follow-up or Co-purchases and Information from Responses to Questions
316
Calculating at Least One Score for the Buyer Entity
Recalculating incentives and distribution priorities
338
Obtaining Search Criteria for a Third Party, and/or a tentative budget, and/or a Category Designation for the Third Party, and/or Advertiser Preferences.
318
320
Searching the Database of Buyer Purchasing Histories Based on the Search Criteria and Forming – for each distribution channel - a Group of Buyer Entities Meeting That Search Criteria and Who Have Indicated in Their Respective Buyer Preferences That They Would Receive an Incentive Offer From a Third Party With That Category Designation thru that channel either unconditionally or subject to the Incentive Meeting a Threshold Value
322
Selecting Incentives for the Buying Entities in the Group of Buyers
324

Fig. 3A

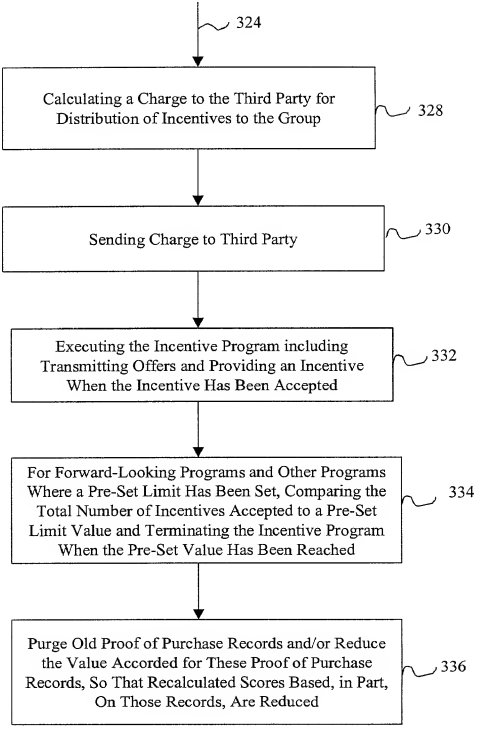
324
Calculating a Charge to the Third Party for Distribution of Incentives to the Group
328
Sending Charge to Third Party
330
Executing the Incentive Program including Transmitting Offers and Providing an Incentive When the Incentive Has Been Accepted
332
For Forward-Looking Programs and Other Programs Where a Pre-Set Limit Has Been Set, Comparing the Total Number of Incentives Accepted to a Pre-Set Limit Value and Terminating the Incentive Program When the Pre-Set Value Has Been Reached
334
Purge Old Proof of Purchase Records and/or Reduce the Value Accorded for These Proof of Purchase Records, So That Recalculated Scores Based, in Part, On Those Records, Are Reduced
336

Fig. 3B

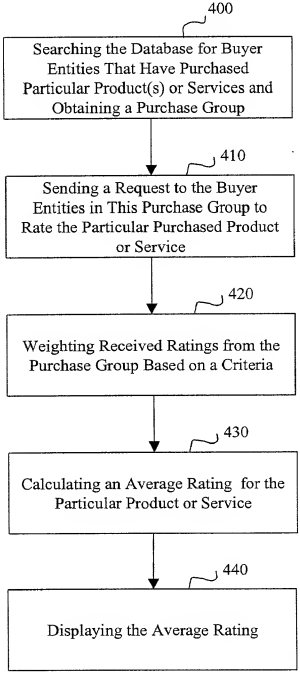
400
Searching the Database for Buyer Entities That Have Purchased Particular Product(s) or Services and Obtaining a Purchase Group
410
Sending a Request to the Buyer Entities in This Purchase Group to Rate the Particular Purchased Product or Service
420
Weighting Received Ratings from the Purchase Group Based on a Criteria
430
Calculating an Average Rating for the Particular Product or Service
440
Displaying the Average Rating

Fig. 4

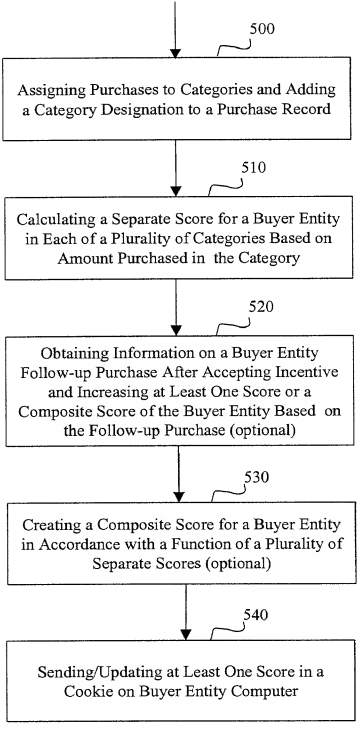
500
Assigning Purchases to Categories and Adding a Category Designation to a Purchase Record
510
Calculating a Separate Score for a Buyer Entity in Each of a Plurality of Categories Based on Amount Purchased in the Category
520
Obtaining Information on a Buyer Entity Follow-up Purchase After Accepting Incentive and Increasing at Least One Score or a Composite Score of the Buyer Entity Based on the Follow-up Purchase (optional)
530
Creating a Composite Score for a Buyer Entity in Accordance with a Function of a Plurality of Separate Scores (optional)
540
Sending/Updating at Least One Score in a Cookie on Buyer Entity Computer

Fig. 5

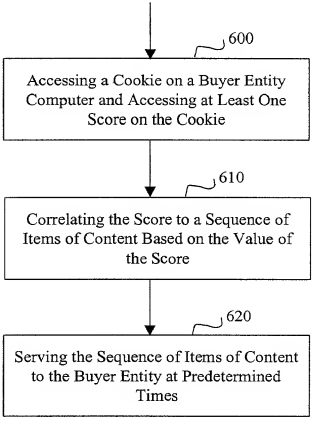
600
Accessing a Cookie on a Buyer Entity Computer and Accessing at Least One Score on the Cookie
610
Correlating the Score to a Sequence of Items of Content Based on the Value of the Score
620
Serving the Sequence of Items of Content to the Buyer Entity at Predetermined Times

Fig. 6

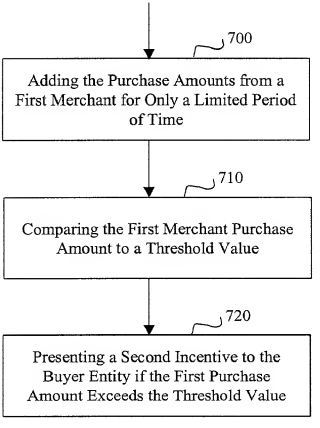
700
Adding the Purchase Amounts from a First Merchant for Only a Limited Period of Time
710
Comparing the First Merchant Purchase Amount to a Threshold Value
720
Presenting a Second Incentive to the Buyer Entity if the First Purchase Amount Exceeds the Threshold Value

Fig. 7

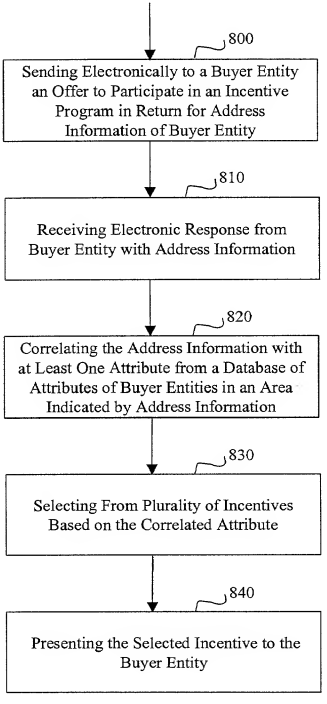
800
Sending Electronically to a Buyer Entity an Offer to Participate in an Incentive Program in Return for Address Information of Buyer Entity
810
Receiving Electronic Response from Buyer Entity with Address Information
820
Correlating the Address Information with at Least One Attribute from a Database of Attributes of Buyer Entities in an Area Indicated by Address Information
830
Selecting From Plurality of Incentives Based on the Correlated Attribute
840
Presenting the Selected Incentive to the Buyer Entity

Fig. 8

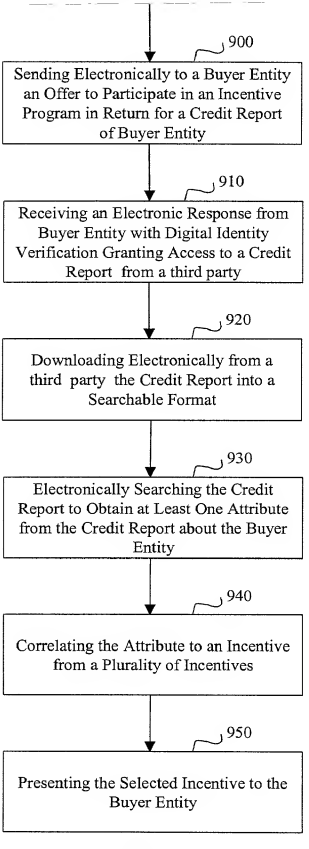
900
Sending Electronically to a Buyer Entity an Offer to Participate in an Incentive Program in Return for a Credit Report of Buyer Entity
910
Receiving an Electronic Response from Buyer Entity with Digital Identity Verification Granting Access to a Credit Report from a third party
920
Downloading Electronically from a third party the Credit Report into a Searchable Format
930
Electronically Searching the Credit Report to Obtain at Least One Attribute from the Credit Report about the Buyer Entity
940
Correlating the Attribute to an Incentive from a Plurality of Incentives
950
Presenting the Selected Incentive to the Buyer Entity

Fig. 9

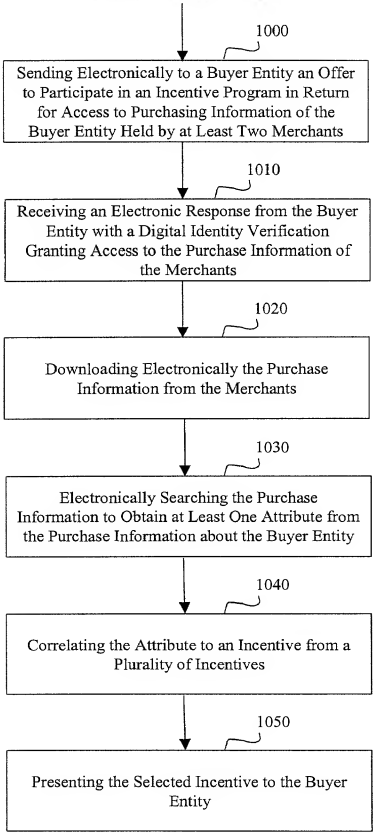
1000
Sending Electronically to a Buyer Entity an Offer to Participate in an Incentive Program in Return for Access to Purchasing Information of the Buyer Entity Held by at Least Two Merchants
1010
Receiving an Electronic Response from the Buyer Entity with a Digital Identity Verification Granting Access to the Purchase Information of the Merchants
1020
Downloading Electronically the Purchase Information from the Merchants
1030
Electronically Searching the Purchase Information to Obtain at Least One Attribute from the Purchase Information about the Buyer Entity
1040
Correlating the Attribute to an Incentive from a Plurality of Incentives
1050
Presenting the Selected Incentive to the Buyer Entity

Fig. 10

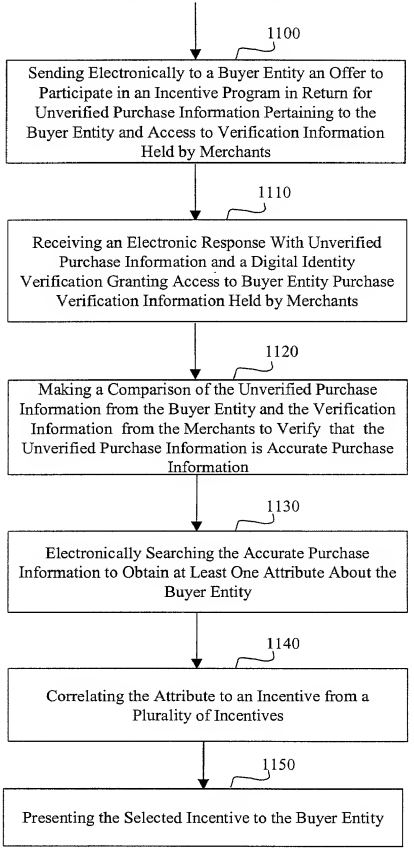
1100
Sending Electronically to a Buyer Entity an Offer to Participate in an Incentive Program in Return for Unverified Purchase Information Pertaining to the Buyer Entity and Access to Verification Information Held by Merchants
1110
Receiving an Electronic Response With Unverified Purchase Information and a Digital Identity Verification Granting Access to Buyer Entity Purchase Verification Information Held by Merchants
1120
Making a Comparison of the Unverified Purchase Information from the Buyer Entity and the Verification Information from the Merchants to Verify that the Unverified Purchase Information is Accurate Purchase Information
1130
Electronically Searching the Accurate Purchase Information to Obtain at Least One Attribute About the Buyer Entity
1140
Correlating the Attribute to an Incentive from a Plurality of Incentives
1150
Presenting the Selected Incentive to the Buyer Entity

Fig. 11

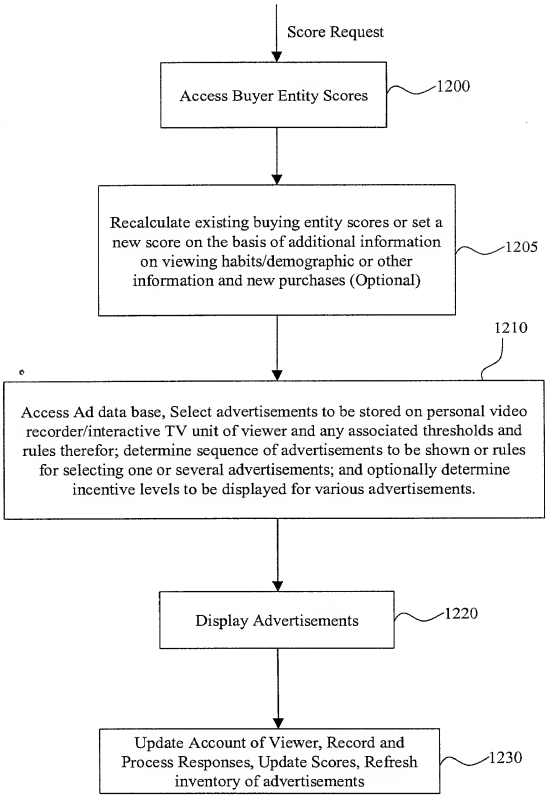
Score Request
Access Buyer Entity Scores
1200
Recalculate existing buying entity scores or set a new score on the basis of additional information on viewing habits/demographic or other information and new purchases (Optional)
1205
1210
Access Ad data base, Select advertisements to be stored on personal video recorder/interactive TV unit of viewer and any associated thresholds and rules therefor; determine sequence of advertisements to be shown or rules for selecting one or several advertisements; and optionally determine incentive levels to be displayed for various advertisements.
Display Advertisements
1220
Update Account of Viewer, Record and Process Responses, Update Scores, Refresh inventory of advertisements
1230

Fig. 12